

Fill in this information to identify the case:

Debtor1 Faith Stead

Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the : MIDDLE District of Pennsylvania  
(State)

Case number 5:18-bk-00047-MJC

## Form 4100R

# Response to Notice of Final Cure

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

### Part 1: Mortgage Information

**Name of creditor:** U.S. Bank Trust Company, National Association,  
as Trustee, as successor-in-interest to U.S. Bank National Association  
as trustee, on behalf of the holders of the MASTR Alternative Loan  
Trust 2005-6 Mortgage Pass-Through Certificates, Series 2005-6  
**Last 4 digits** of any number you use to identify the debtor's account: 2774

**Court claim no.** (if known): 1-1

**Property address:** 498 LITTLE WALKER RD.  
Number Street

SHOHOLA, PA 18458

City State ZIP Code

### Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full amount required to cure the prepetition default on the creditor's claim
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

### Part 3: Postpetition Mortgage

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on:     /    /      
MM/DD/YYYY

- ☒ Creditor states that the debtors are not current on all postpetition payments consistent with § 1322 (b)(5) of the Bankruptcy Code, including all fees charges expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$40,554.86
- b. Less Suspense Balance: - (b) \$238.33
- c. Total. Subtract lines a and b. (c) \$40,316.53

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

09 / 01 / 2023  
MM/ DD/ YYYY

Debtor 1 Faith Stead  
First Name Middle Name Last Name

Case number (if known)

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**Part 4:** Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☒ all payments received;  
☒ all fees, costs, escrow, and expenses assessed to the mortgage; and  
☒ all amounts the creditor contends remain unpaid

**Part 5:** Sign Here

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim**

Check the appropriate box:

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Sherri R. Dicks  
Signature

Date 11/1/2018

Print Sherri R. Dicks  
First Name Middle Name Last Name

Title Authorized Agent

Company Robertson, Anschutz, Schneid, Crane & Partners, PLLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 130 Clinton Rd #202  
Number Street

Fairfield NJ 07004  
City State ZIP Code

Contact 470-321-7112

Email sdicks@raslg.com

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that on March 14, 2025, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Faith Stead  
498 Little Walker Road  
Shohola, PA 18458

And via electronic mail to:

Vern S. Lazaroff  
PO Box 1108  
143 Pike Street  
Port Jervis, NY 12771

Jack N Zaharopoulos  
Standing Chapter 13  
(Trustee)  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036

United States Trustee  
US Courthouse  
1501 N. 6th St  
Harrisburg, PA 17102

By: /s/ Justine Bennett  
Justine Bennett  
Email: Jusbennett@raslg.com

# Chapter 13 Filed Payment Change Reconciliation



Preparation Date:

Prepared by:

03/10/25

Reagan S.

## Loan Information:

Loan Number	X X X X X 2774
Debtors Name - 1	JOSEPH STEAD
Debtors Name - 2	FAITH STEAD
Property Address	498 LITTLE WALKER RD
Property State	PA

Approved date:

3/10/2025

Approved by:

Mindy F.

## Bankruptcy Information:

Bankruptcy Case #	18-00047
Filing Date:	1/8/2018
Person filing:	M2
Number of previous filings:	1

## Post petition due

Post petition due date:	09/01/23
Post petition \$\$\$ due:	\$40,316.53
Post petition insurance:	\$0.00
Post petition taxes:	\$0.00
Total Post petition due	<b>\$40,316.53</b>

## Comment

Post-petition taxes and insurance included in annual escrow analysis and added to monthly payments.

## Post-Petition Payment History Detail

Date Pmnt Rcvd	Post Due Dt	System PMT	Filed PMT	\$ Received	Comments
02/28/18	Partial		\$0.00	\$2,086.07	
04/02/18	02/01/18	\$2,329.05	\$2,086.07	\$2,086.07	
04/30/18	03/01/18	\$2,329.05	\$2,086.07	\$2,086.07	
06/28/18	04/01/18	\$2,329.05	\$2,086.07	\$2,086.07	
07/18/18	05/01/18	\$2,329.05	\$2,086.07	\$2,086.07	
05/20/19	06/01/18	\$2,329.05	\$2,086.07	\$2,632.07	
	07/01/18		\$0.00		Agreed Order/Amended Plan
	08/01/18		\$0.00		Agreed Order/Amended Plan
	09/01/18		\$0.00		Agreed Order/Amended Plan
	10/01/18		\$0.00		Agreed Order/Amended Plan
	11/01/18		\$0.00		Agreed Order/Amended Plan
	12/01/18		\$0.00		Agreed Order/Amended Plan
	Suspense Rollover		\$0.00	\$1,417.17	
06/28/19	01/01/19	\$2,329.05	\$2,086.07	\$2,632.07	
07/23/19	02/01/19	\$2,329.05	\$2,087.70	\$2,632.07	
08/28/19	03/01/19	\$2,329.05	\$2,087.70	\$2,632.07	
10/10/19	04/01/19	\$2,329.05	\$2,087.70	\$2,632.07	
	05/01/19	\$2,329.05	\$2,087.70		
11/05/19	06/01/19	\$2,087.70	\$2,087.70	\$2,632.07	
06/19/20	07/01/19	\$2,087.70	\$2,087.70	\$11,000.00	
	08/01/19	\$2,087.70	\$2,087.70		
	09/01/19	\$2,087.70	\$2,087.70		
	10/01/19	\$2,087.70	\$2,087.70		
07/08/20	11/01/19	\$2,087.70	\$2,087.70	\$2,329.05	
	12/01/19	\$2,087.70	\$2,087.70		
07/22/20	01/01/20	\$2,087.70	\$2,087.70	\$2,329.05	
09/15/20	02/01/20	\$2,087.70	\$2,087.70	\$2,329.05	
	03/01/20	\$2,087.70	\$2,087.70		
10/06/20	04/01/20	\$2,087.70	\$2,087.70	\$2,329.05	
11/18/20	05/01/20	\$2,099.27	\$2,099.27	\$2,329.05	
01/26/21	06/01/20	\$2,099.27	\$2,099.27	\$2,329.05	
02/27/21	07/01/20	\$2,099.27	\$2,099.27	\$2,329.05	
03/02/21	08/01/20	\$2,099.27	\$2,099.27	\$2,329.05	
03/19/21	09/01/20	\$2,099.27	\$2,099.27	\$2,329.05	
05/05/21	10/01/20	\$2,099.27	\$2,099.27	\$2,329.05	
06/11/21	11/01/20	\$2,099.27	\$2,099.27	\$2,329.05	
07/14/21	12/01/20	\$2,099.27	\$2,099.27	\$2,329.05	
	01/01/21	\$2,099.27	\$2,099.27		
08/10/21	02/01/21	\$2,099.27	\$2,099.27	\$2,329.05	
09/30/21	03/01/21	\$2,099.27	\$2,099.27	\$2,087.70	
11/15/21	04/01/21	\$2,104.82	\$2,104.82	\$2,087.70	
12/16/21	05/01/21	\$2,104.82	\$2,104.82	\$2,087.70	
01/12/22	06/01/21	\$2,104.82	\$2,104.82	\$2,087.70	
03/08/22	07/01/21	\$2,104.82	\$2,104.82	\$2,087.70	

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05/03/22	08/01/21	\$2,104.82	\$2,104.82	\$2,087.70	
06/30/22	09/01/21	\$2,104.82	\$2,104.82	\$2,087.70	
07/25/22	10/01/21	\$2,104.82	\$2,104.82	\$2,087.70	
08/31/22	11/01/21	\$2,104.82	\$2,104.82	\$2,087.70	
11/04/22	12/01/21	\$2,104.82	\$2,104.82	\$2,087.70	
12/09/22	01/01/22	\$2,104.82	\$2,104.82	\$2,087.70	
05/15/23	02/01/22	\$2,104.82	\$2,104.82	\$2,087.70	
07/28/23	03/01/22	\$2,106.93	\$2,106.93	\$2,087.70	
08/11/23	04/01/22	\$2,106.93	\$2,106.93	\$2,087.70	
09/11/23	Partial		\$0.00	\$2,087.70	
10/20/23	05/01/22	\$2,106.93	\$2,106.93	\$2,087.70	
02/26/24	06/01/22	\$2,106.93	\$2,106.93	\$2,104.82	
05/09/24	07/01/22	\$2,106.93	\$2,106.93	\$2,104.82	
05/29/24	08/01/22	\$2,106.93	\$2,106.93	\$2,104.82	
06/24/24	09/01/22	\$2,106.93	\$2,106.93	\$2,106.93	
07/16/24	10/01/22	\$2,106.93	\$2,106.93	\$2,106.93	
07/29/24	11/01/22	\$2,106.93	\$2,106.93	\$2,106.93	
09/10/24	12/01/22	\$2,116.41	\$2,116.41	\$2,106.93	
10/17/24	01/01/23	\$2,116.41	\$2,116.41	\$2,106.93	
10/21/24	02/01/23	\$2,116.41	\$2,116.41	\$2,106.93	
12/05/24	03/01/23	\$2,116.41	\$2,116.41	\$2,116.41	
12/30/24	04/01/23	\$2,116.41	\$2,116.41	\$2,116.41	
01/30/25	05/01/23	\$2,116.41	\$2,116.41	\$2,116.41	
02/21/25	06/01/23	\$2,116.41	\$2,116.41	\$2,116.41	
	Correction Adj.		\$0.00	\$2,423.28	
	07/01/23	\$2,116.41	\$2,116.41		
	08/01/23	\$2,116.41	\$2,116.41		
Due	09/01/23	\$2,116.41	\$2,116.41	0.00	
Due	10/01/23	\$2,116.41	\$2,116.41	0.00	
Due	11/01/23	\$2,130.69	\$2,130.69	0.00	
Due	12/01/23	\$2,130.69	\$2,130.69	0.00	
Due	01/01/24	\$2,130.69	\$2,130.69	0.00	
Due	02/01/24	\$2,130.69	\$2,130.69	0.00	
Due	03/01/24	\$2,130.69	\$2,130.69	0.00	
Due	04/01/24	\$2,130.69	\$2,130.69	0.00	
Due	05/01/24	\$2,130.69	\$2,130.69	0.00	
Due	06/01/24	\$2,130.69	\$2,130.69	0.00	
Due	07/01/24	\$2,130.69	\$2,130.69	0.00	
Due	08/01/24	\$2,130.69	\$2,130.69	0.00	
Due	09/01/24	\$2,145.02	\$2,145.02	0.00	
Due	10/01/24	\$2,145.02	\$2,145.02	0.00	
Due	11/01/24	\$2,145.02	\$2,145.02	0.00	
Due	12/01/24	\$2,145.02	\$2,145.02	0.00	
Due	01/01/25	\$2,145.02	\$2,145.02	0.00	
Due	02/01/25	\$2,145.02	\$2,145.02	0.00	
Due	03/01/25	\$2,145.02	\$2,145.02	0.00	
			\$0.00		
			\$0.00		
			\$0.00		

Total Due	\$171,065.11	\$168,641.83	
Total Received			\$132,165.75